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DOC # 0716699
01/24/2008 02:54 PM Deputy: GB

OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0108 PG- 4886 RPTT: 0.00



(for Recorder's use only)

APN# 1220-04-002-008

Recording Requested by:

Name: BANK OF AMERICA
Address: 9000 SOUTHSIDE BLVD.
City/State/Zip: JACKSONVILLE, FL 32256

When Recorded Mail to:

Name: UNITED GENERAL TITLE INS./ FISERV
Address: FISERV- P.O. BOX 2590
City/State/Zip: CHICAGO, IL 60690

MODIFICATION OF SECURITY INSTRUMENT

(Title of Document)

Please complete Affirmation Statement below:

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the personal information of any person or persons.
(Per NRS 239B.030)

-OR-

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does contain the personal information of a person or persons as required by law:

(State specific law)

Signature

Brent Brown

DE/ RECORDING REVIEW ASSOC.

Title

Printed Name

BRENT BROWN

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

This cover page must be typed or printed in black ink.

(Additional recording fee applies)

Recording Requested By:



Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

Wetzel, Lisa

Loan Number: 68189000694499

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 15th day of NOVEMBER, 2007, between LISA WETZEL, EDWIN A VALENTINE

("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated SEPTEMBER 29, 2006 and recorded in Book or Liber 1106, at page(s) 10632, instrument or document number of the Land, Records of DOUGLAS, NEVADA

[Name of Records]

[County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1242 WATERLOO LN, GARDNERVILLE, NEVADA 89410

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00 to \$298,004.00. The maturity date described in the Security Instrument is changed to NOVEMBER 15, 2032



CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Lisa Wetzel
 _____ (Seal)
 LISA WETZEL -Borrower

Edwin A. Valentine
 _____ (Seal)
 EDWIN A VALENTINE -Borrower

_____ (Seal)
 -Borrower

_____ (Seal)
 -Borrower

_____ (Seal)
 -Borrower

_____ (Seal)
 -Borrower

**LENDER:
 BANK OF AMERICA, N.A.**

X *Jacob C. Fair*

 Authorized Officer *JACOB C. FAIR*

X *Carolyn S. Blymiller AVP*

Carolyn S. Blymiller, AVP



[Space Below This Line For Acknowledgment]

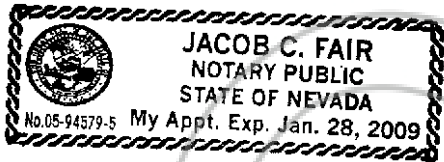
State of NEVADA)
) ss.
County of DOUGLAS)

On 15TH of NOV 2007 before me, JACOB C. FAIR, Notary Public

personally appeared LISA WETZEL, EDWIN A VALENTINE

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



[Signature]
NOTARY SIGNATURE
JACOB FAIR
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

On this 3rd day of December, 2007 before me, the undersigned Notary Public,
personally appeared CAROLYN S. BLYMILLER
and known to me to be the AVP

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: Jessica M. Joy
JESSICA M. JOY
Notary Public in and for the State of:
FLORIDA

Residing at: JACKSONVILLE, FL

My commission expires: 05/22/2009

NOTARY PUBLIC-STATE OF FLORIDA
Jessica M. Joy
Commission # DD431569
Expires: MAY 22, 2009
Bonded Thru Atlantic Bonding Co., Inc.

H320E819

SCHEDULE "A"

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF DOUGLAS AND STATE OF NEVADA, DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED WITHIN A PORTION OF SECTION 4 TOWNSHIP 12 NORTH RANGE 20 EAST MOUNT DIABLO MERIDIAN DOUGLAS COUNTY NEVADA DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF PARCEL 30D AS SHOWN ON THAT PARCEL MAP FOR MOLSBERRY TRUST AS RECORDED IN BOOK 491 AT PAGE 2468 AS DOCUMENT NO 248779;

**THENCE NORTH 00°00'01" WEST 466.22 FEET;
THENCE NORTH 02°05'47" EAST 24.57 FEET TO THE NORTHEAST CORNER OF ADJUSTED APN 1220-04-002-007 AS SHOWN ON THAT RECORD OF SURVEY SUPPORTING A BOUNDARY LINE ADJUSTMENT FOR NICK DISALVO AND CARLOS IRIBARREN AND ISABEL R IRIBARREN FAMILY TRUST AS RECORDED IN BOOK 0602 AT PAGE 2773 AS DOCUMENT NO 544262;**

**THENCE SOUTH 87°54'03" EAST 139.09 FEET;
THENCE SOUTH 00°00'01" EAST 25.60 FEET;
THENCE SOUTH 87°29'09" EAST 337.30 FEET;
THENCE SOUTH 00°00'01" EAST 447.42 FEET;
THENCE NORTH 89°44'35" WEST 476.87 FEET TO THE POINT OF BEGINNING, CONTAINING 5.08 ACRES, MORE OR LESS.**

THE BASIS OF BEARING OF THIS DESCRIPTION IS THE EAST LINE OF PARCEL 3D AS SHOWN ON THE PARCEL MAP FOR MOLSBERRY TRUST RECORDED ON APRIL 19 1991 AS DOCUMENT NO 248779 AND SHOWN ON THE RECORD OF SURVEY FOR NICK DISALVO, CARLOS IRIBARREN AND ISABEL R IRIBARREN RECORDED JUNE 10 2002 AS DOCUMENT NO 544262.

PROPERTY ADDRESS: 1242 WATERLOO LN

PARCEL ID: 1220-04-002-008

